

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF VIRGINIA  
RICHMOND DIVISION**

In re: AMY KATHLEEN LUBINSKAS

Case No. 14-36831-KRH

Chapter 7

Debtors

**SUPPLEMENTAL SCHEDULE OF DEBTS  
ARISING AFTER FILING OF PETITION AND  
PRIOR TO CONVERSION TO CHAPTER 7**

Pursuant to Federal Rule of Bankruptcy Procedure 1019(5) and Local Rule 1017-1(A), the following debts arose subsequent to the filing date of the petition in this matter, and prior to the date on which this case was converted to a case under Chapter 7:

<b><u>Creditor</u></b>	<b><u>Basis of Debt</u></b>	<b><u>Amount</u></b>	<b><u>Date Incurred</u></b>
Union First Market Bank 4355 Innslake Drive Glen Allen, VA	Account Overdraft	\$1,909.75	10 & 11/ 2014

January 27, 2015

/s/ Jacqueline W. Sharman, Esq.  
Jacqueline W. Sharman, VSB# 71569  
Bowen Ten Cardani, P.C.  
A Debt Relief Agency/Counsel for Debtor(s)  
3957 Westerre Pkwy Suite 105  
Richmond, Virginia 23233  
(804) 755-7599 p  
(804) 755-7552 f  
jsharman@btclawva.com

**CERTIFICATION OF SERVICE**

I hereby certify that on Tuesday, January 27, 2015, I mailed the foregoing Schedule of Unpaid Debts by electronic mail or first class mail, postage pre-paid to all necessary parties, including:

**Trustee-----**  
Lynn Tavenner, Esq. Trustee  
20 North Eighth Street, Second Floor

Richmond, Virginia 23219

United States Trustee  
Robert B. VanArsdale, Esquire  
United States Courthouse  
701 E. Broad Street, Suite 4304  
Richmond, Virginia 23219

**Capital One/ Best Buy**

PO Box 30253

Salt Lake City, UT 84130-0000

**Department Stores National Bank/Macy's**

Bankruptcy Processing (12696686)  
Po Box 8053 (cr)  
Mason, OH 45040

**EdFinancial Services**

Re: Bankruptcy  
P.O. Box 36014  
Knoxville, TN 37930-6014

**Edfinancial Services on behalf of ECMC**

**Educational Credit Management Corporatio** (12696688)  
**Lockbox 8682, P.O. Box 75848** (cr)  
**St. Paul, MN 55175-0848**

**Macy's**

**Bankruptcy Processing** (12696689)  
**PO Box 8053** (cr)  
**Mason, OH 45040-0000**

**Nelnet Loan Services, Inc.**

**Re: Bankruptcy** (12696690)  
**P.O. Box 53318** (cr)  
**Jacksonville, FL 32202-0000**

**New Direction Psychiatric Serv**

**1480 oakbridge Court** (12696691)  
**Powhatan, VA 23139-0000** (cr)

**Office of the US Trustee**

**701 E. Broad Street**  
**Room 4304**  
**Richmond, VA 23219-0000**

**PNC Mortgage**  
**3232 Newmark Dr.**  
**Miamisburg, OH 45342-0000**

(12696693)  
(cr)

**Sallie Mae**  
**Dept of Edu Loan Services**  
**PO Box 9635**  
**Wilkes Barre, PA 18773-9635**

(12696694)  
(cr)

**Suntrust Bank**  
**P.O. Box 85526**  
**Cr Bur Disp CS-RVW7955**  
**Richmond, VA 23285-0000**

(12696695)  
(cr)

**SunTrust Bank**  
**Attn: Support Services**  
**P.O. Box 85092**  
**Richmond, VA 23286**

(12696696)  
(cr)

**SYNCB/Mega Group USA Inc.**  
**P.O. Box 965036**  
**Orlando, FL 32896-5036**

(12696697)  
(cr)

**U.S. Department of Education**  
**C/O Nelnet**  
**3015 South Parker Road, Suite 400**  
**Aurora, CO 80014**

(12696698)  
(cr)

**Union Bank and Trust Co**  
**Attn: Bankruptcy Dept**  
**P.O. Box 446**  
**Bowling Green, VA 22427-0000**

(12696699)  
(cr)

**US Attorney**  
**600 E Main St, 18th Flr**  
**Richmond, VA 23219**

(12696700)  
(cr)

**US Department of Education**  
**Direct Loan Servicing Center**  
**PO Box 105028**  
**Atlanta, GA 30348-5028**

(12696701)  
(cr)

**VACUINC**  
**Re: Bankruptcy**  
**P.O. Box 90010**  
**Richmond, VA 23225-0000**

(12696702)  
(cr)

**Virginia Credit Union**

(12696703)

**P.O. Box 90010**  
**Richmond, VA 23225-0000**

(cr)

**Virginia Credit Union Inc**  
**PO Box 90010**  
**Richmond, VA 23225**

(12696704)  
(cr)

/s/ Jacqueline W. Sharman, Esq.  
Jacqueline W. Sharman, VSB# 71569